

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of
Lloyd Adams and Merlin Reynolds
Serial No. : TBA
Filed : January 18, 2001

New York, New York
Date: January 18, 2001
Group Art Unit: TBA
Examiner: TBA

For : NETWORK BASED LOAN APPROVAL AND DOCUMENT
ORIGINATION SYSTEM

Asst. Commissioner for Patents
Washington, D.C. 20231

SUBMISSION

Sir:

Submitted herewith is a copy of art together with a form listing the same for the convenience of the Examiner.

EXPRESS MAIL CERTIFICATE

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Post Office to Addressee (mail label #EL583737585US) in an envelope addressed to: Asst. Commissioner for Patents, Washington, D.C. 20231, on January 18, 2001:

Dorothy Jenkins
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Dorothy Jenkins
Signature

January 18, 2001
Date of Signature

SIW:SSR:sak

Respectfully submitted,

Steven S. Rubin

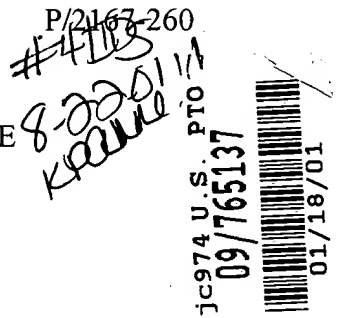
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APPLICANT'S ART CITATION (Use several sheets if necessary)								Application TBA		OFGS File No. P/2167-260					
								Applicant Lloyd Adams ad Merlin Reynolds							
								Filing Date January 18, 2001		Group Art Unit TBA					
U.S. PATENT DOCUMENTS															
Examiner Initial	Document Number							Date	Name	Class	Sub-class	Filing Date If Appropriate			
	5	6	1	1	0	5	2	3-11-1997	Dykstra et al.						
	5	8	7	0	7	2	1	2-9-1999	Norris						
	5	8	7	8	4	0	3	3-2-1999	DeFrancesco et al.						
	5	9	4	0	8	1	1	8-17-1999	Norris						
	6	1	0	5	0	0	7	8-15-2000	Norris						
FOREIGN PATENT DOCUMENTS															
	Document Number							Date	Country	Class	Sub-class	Translation			
	WO	00	2	8	4	5	3	5-18-2000	PCT			Yes	No		
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)															
Examiner								Date Considered							
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